

Small Group Stand-Alone Dental Plans

Small Group Dental-Marketplace	Anthem		Anthem-Family		Delta Dental		Delta Dental-Family	
	High	Low	High	Low	High	Low	High	Low
Plan Type	High	Low	High	Low	High	Low	High	Low
Diagnostic & Preventive (D&P)	100%	90%	100%	90%	100%	100%	100%	100%
Basic Services	80%	60%	80%	60%	80%	60%	80%	60%
Major Services	50%	50%	50%	50%	50%	50%	50%	50%
Medically Necessary Orthodontics	50%	50%	50%	50%	50%	50%	50%	50%
Deductible	\$0	\$0	\$0	\$0	\$50	\$150	\$50	\$150
Deductible applies to D&P	no	no	no	no	no	no	no	no
Rates	\$30.09	\$27.17	\$29.34	\$26.49	\$39.36	\$31.17	\$39.36	\$31.17

Small Group Dental- Off Marketplace	Lincoln National Life Insurance			Guardian Life		Renaissance		Anthem	
	High	Low	Low	High	Low	High	Low	High	Low
Plan Type	High	Low	Low	High	Low	High	Low	High	Low
Diagnostic & Preventive (D&P)	100%	100%	100%	100%	90%	100%	90%	100%	90%
Basic Services	80%	60%	80%	80%	70%	80%	50%	80%	60%
Major Services	50%	50%	50%	50%	40%	50%	50%	50%	50%
Medically Necessary Orthodontics	50%	50%	50%	50%	50%	50%	50%	50%	50%
Deductible	\$25	\$200	\$50	\$0	\$100	\$0	\$0	\$0	\$0
Deductible applies to D&P	no	no	yes	no	no	no	no	no	no
Rates	\$35.40*	\$28.77*	\$27.73*	\$28.75	\$21.07	\$35.26*	\$28.85*	\$30.09	\$27.17
	Ameritas Life Insurance				Standard Insurance Company				
Plan Type	High	Low	High	Low	High-PPO	Low-PPO	High	Low	
Diagnostic & Preventive (D&P)	100%	100%	100%	100%	100%	100%	100%	100%	
Basic Services	70%	55%	70%	55%	70%	55%	70%	55%	
Major Services	50%	35%	50%	35%	50%	35%	50%	35%	
Medically Necessary Orthodontics	50%	50%	50%	50%	50%	50%	50%	50%	
Deductible	\$0	\$50	\$0	\$50	\$0	\$50	\$0	\$50	
Deductible applies to D&P	no	yes	no	yes	no	yes	no	yes	
Rates	\$43.84*	\$29.44*	\$50.20*	\$33.64*	\$44.60*	\$29.96*	\$51.04*	\$34.20*	

NOTES: "High" plans have an Actuarial Value of 85% and "Low" plans have Actuarial Value of 70%.

All Pediatric plans have an Out of Pocket Maximum of \$700 a year for one child and it is capped at \$1400 for two or more children.

The rates with asterisks are estimated and the rates without the asterisks are guaranteed (pediatric plans only).

Coinsurance percentages are the amounts the plan pays. Some plans have copays on specific services.

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